



RETIREMENT COUNSELING™

— Practical Guidance for Your Ideal Retirement —

Catching up with FFG

FFG Newsletter

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Fall 2017

Digging into FFG’s Mission and Core Values

by Sean O’Reilly

For many companies, the Mission and Core Value Statements are simply a marketing tool. FFG Retirement Counseling believes that these statements can and should be much, much more. We continuously rely upon these important tenets to act as a guiding light in everything we do. Let’s dig a little deeper into our “Why” and how it is used.

Brad founded FFG over 25 years ago with the idea that money is simply a tool used in everyday life, and if people can feel comfortable and confident in the understanding of their finances, they will be freed up to focus on the things in life that are most important to them. This purpose has not changed, and to this day our Mission Statement remains the same: To reduce people’s money worries so that they may focus on their relationships.

Our Core Values are a well thought-out list of how we will achieve our Mission. While we have added to the list, our Core Values do not and will never waiver. These values will not be compromised and are the bedrock on which we build our policies, procedures,

and goals. You may not have noticed, but these Core Values are visible in our conference room, website, and even this newsletter (on the back page) — to be a constant reminder who FFG is and what we believe. Each Core Value and its specific language is carefully written and agreed upon by our team to define FFG Retirement Counseling.

Our Mission Statement and Core Values are lived out in all our daily actions. Whenever we come across a new company goal, project, unique client situation, or any important decision, the statements provide true guidance by leading us in the right direction. There have been many times when working through challenges that our initial solution is not ideal, and our Mission and Core Values have put us on the right path. On an annual basis, the FFG Team has a strategic planning retreat to step away from our day-to-day work and focus more on “The Big Picture” for our company. The topics in each meeting are different, but the agenda always includes a review of our Mission and Core Values. We intentionally end our retreat this way to keep the statements fresh, and to unite and inspire the team to regularly use the tenets to guide our actions and attitude. If you ever see us stray from them, please do not hesitate to hold us accountable. Thank you for allowing us to serve you.

FFG: The Next Generation



Left to Right: Gus O’Reilly, Natalie Barnett, Maggie Foos, Jamie Chaffin and George O’Reilly

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Tax Time 2017

by Brad Foos

Wow, we are in the final stretch of 2017; it sure seemed to go by quickly. As we near the end of this year, now is the time to think about some tax planning ideas.

The White House and Congress have been talking about tax reform/simplification for a while now. It appears that any agreement or resolution will not happen until 2018. Two big pushes in this potential reform are to lower tax rates and simplify itemized deductions (possibly only mortgage interest and charitable contributions will be allowed).

Here is some food for thought:

If you can, consider deferring income into next year and accelerate expenses into this year. Be careful to make sure that by doing so, you do not push yourself into a higher tax bracket in 2018.

Some expenses that can be accelerated:

- Prepay your Jan. 15, 2018 state tax estimate by year end.
- Prepay your mortgage interest (at least your Jan. payment).
- Make planned 2018 charitable deductions in 2017. This could include opening a donor advised fund (minimum \$75,000) giving you a full 2017 deduction while allowing the distribution to charities to be made in future years.
- Use appreciated stock or mutual funds for a charitable deduction. You will not have to pay taxes on the accumulated gains and still get a full write-off.
- If you are over age 70½, you can transfer up to \$100,000 from your IRA to a charity and not be taxed on the distribution. The distribution counts towards your Required Minimum Distribution (RMD).

These are just a few simple considerations. I encourage you to meet with your tax accountant before year end to get advice specific to your situation. As always, do not hesitate to reach out to your FFG team with any questions. Have a great rest of 2017!

Indian Summer. What is it?

by Chuck Read

As the fall season has finally arrived here in Colorado, our attention turns to the snowcapped Rocky Mountains in the distance to the west. The foliage is turning all shades of colors here on the front range and has already peaked in the foothills and mountain areas. Many of those leaves have already fallen, which signals that autumn is here and winter is right around the corner.

Many of us are getting to experience the short season we like to call Indian Summer. By definition, Indian summer is a period of unseasonably warm, dry weather that sometimes occurs in autumn in the Northern Hemisphere. But what does "Indian Summer" actually mean?

The North American Indians - native Americans - who lived on the eastern seaboard used to depend on extended periods of fine, quiet, sunny weather at this time of the year to complete their harvest and to put together stores of food to see them through the long, cold winter.

The northeastern US is well known for the combination of high temperatures and high humidity levels during the summer, often starting in June and not subsiding until September.

The early settlers quickly became aware of the contrast between the debilitating heat of high summer and the more comfortable conditions which prevailed during the autumn. During this time, long periods of hard work could be tackled without risk of heatstroke. They also noted that practically every autumn produced at least one such spell - many had two or three.

Some claim that an Indian summer cannot come until after the first damaging frost of autumn, or after a severely cold episode sometimes known as a "Squaw Winter". Wherever you may live, enjoy the early days of autumn before old man winter arrives. Dig out your sweaters and long sleeves, and all of your pumpkin flavors and favorite chili recipes as the Fall season is upon us.



Colorado Corner

Thanksgiving Weekend in Denver

by Michelle Chaffin

Forget about the turkey – Denver’s Thanksgiving weekend is jam-packed with fun (and free) events, performing arts, live music and plenty of family-friendly activities. A few of the highlights:

Downtown Denver Grand Illumination

When: Nov. 24, 2017 at 6 p.m.

Where: City & County Building, 1437 Bannock St., Denver, CO 80202

As part of Downtown Denver’s Winter in the City program, Downtown Denver’s Grand Illumination event will light up Downtown, from Denver Union Station to the City and County Building at Civic Center Park. The lights stay on through the end of December.



Downtown Denver Rink at Skyline Park

When: Nov. 21, 2017–Feb. 14, 2018

Where: Skyline Park, corner of 16th and Arapahoe

Grab your family and friends and head to 16th and Arapahoe in downtown Denver to the Downtown Denver Rink at Skyline Park. Skate rentals are \$2, or bring your own pair and take a spin on the ice for free! Free days for kids will take place throughout the season. Look for regularly scheduled entertainment and activities each week including: Friday night DJs; Saturday morning skating lessons; Saturday night concerts; and Sunday afternoon family entertainment.

Santa’s Village at Chatfield Farms

When: Nov. 24–Dec. 24, 2017

Where: Chatfield Farms at Denver Botanic Gardens

Bring the kids to meet Santa (and his reindeer), make crafts with Mrs. Claus and take a magical hayride under twinkling holiday lights at Santa’s Village. Afterward the whole family can shop for handcrafted gifts in Santa’s workshop.

See www.denver.org for more information.

Simple Seasonal Recipe

by Cindy Yourtz



One-Pot Healthy Turkey Skillet

Looking for an easy, healthy meal that’s ready in under 25 minutes? This one-pot turkey skillet makes dinner and cleanup a breeze!

Ingredients

- 1 tablespoon extra virgin olive oil
- 1 pound ground turkey
- 1 medium green bell pepper, quartered, seeded
- 1 medium sweet onion, quartered
- 3 Roma tomatoes, quartered
- 8 ounces whole wheat elbow macaroni, cooked according to package directions
- 1 (15.5 oz.) can kidney beans, drained, rinsed
- 2 teaspoons cumin
- 2 tablespoons chili powder
- ¼ teaspoon salt

Instructions

Heat oil in nonstick skillet over medium-high heat: add turkey and cook 10 minutes or until no longer pink.

Add bell pepper, onion and tomatoes to food processor and pulse until chunky.

Add veggie mixture, noodles, beans, cumin, chili powder and salt to skillet and let simmer for 15 minutes.

Serves 4.

Catching up with FFG

Blake's Back Page Blog

Six Month Passport Validity Rule

by Blake Barnett

One of the most enjoyable parts of my position is being able to see clients plan for and experience their ideal retirement. For many people this takes the form of being able to visit new locales throughout the world.

As you already know, to visit other countries you need to have a current US Passport. What you might not be familiar with are some of the restrictions that many countries have in place for foreign visitors.

One rule that stood out to me is the Six Month Passport Validity Rule. This rule could disallow your entry to a foreign country if your passport expires within six months of your visit. Countries enforce this to help reduce the chance of visitors overstaying their passport validity. You can review the guidelines for each country at www.travel.state.gov.

The kicker is that you can schedule your trip thinking you're fine and show up to the airport and not be allowed to board your plane! So if international travel is in your immediate future and your passport expires in the next six months you should renew right away!



Our Core Values

- We counsel our clients on how to reduce their money worries.
- We counsel our clients without consideration of any product sales revenue.
- We provide a proactive, exceptional experience to our planning clients.
- We utilize a team approach to provide every client with multiple, unique perspectives.
- We position each team member to take advantage of their unique talents and abilities.
- We make the complex easy to understand.
- We deliver and expect open, honest communication.
- We continually educate ourselves and our clients.
- We constantly monitor our performance, identify areas for improvement, and implement necessary changes.
- We always treat others as we would want to be treated.
- We make decisions based on doing the right thing, even when it's not easiest or most popular.

If you prefer to receive this newsletter via email,
please email Cindy and let her know at cyourtz@ffgusa.net